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U.S. House of Representatives  
Committee on Financial Services  
2129 Rayburn House Office Building  
Washington, DC 20515

May 24, 2006

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Ms. Michelle H. Gluck, Esq.  
Executive Vice President and General Counsel  
Land America Financial Group, Inc.  
101 Gateway Centre Parkway  
Richmond, VA 23235

Dear Ms. Gluck:

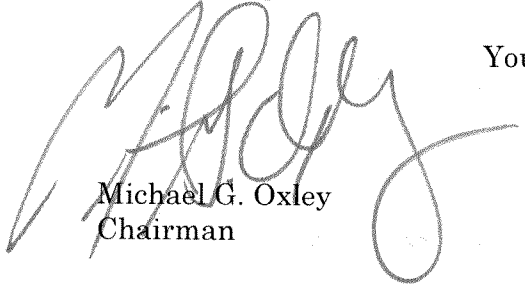
The Committee on Financial Services is currently conducting a review of the title insurance industry to examine the competitiveness for consumers of this important product. This letter is a formal request for documents and records in furtherance of the Committee's ongoing examination.

On April 26, 2006, at a hearing entitled "Title Insurance: Cost and Competition" held in the Subcommittee on Housing and Community Opportunity, testimony from one of the witnesses raised the question of indirect threats or pressure on the part of a title insurance company in an apparent effort to limit or influence a proposed State title insurance settlement. The Committee has since received additional evidence corroborating this testimony. On the basis of the foregoing, the Committee requests that you provide the following information:

- 1) All documents or records created in the last 12 months in the possession of Land America or in the possession of any affiliated entity or representative or person performing services for Land America or its affiliated entities or representatives, including but not limited to letters, memorandums, notes, electronic communications, or phone logs, relating to Colorado Deputy Insurance Commissioner Erin Toll, including but not limited to any conversations with any party about Ms. Toll; and
- 2) A summary of any conversations within the last 12 months by Land America or any affiliated entity or representative or person performing services for Land America or its affiliated entities or representatives with any staff of any State insurance department (other than with staff of the Colorado insurance department) that referenced Ms. Toll.

Please provide all documents and records pursuant to this request by Monday, June 5, 2006. If you have any questions regarding this request please contact Glenn Westrick at 202-225-7502. Thank you for your cooperation, and we look forward to working together to improve the title insurance marketplace for consumers.

Yours truly,

  
Michael G. Oxley  
Chairman

  
Barney Frank  
Ranking Member

MGO/gw